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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Letricia First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Josephs Last name	Middle name Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social Security number or federal Individual	XXX - XX- 3080 OR	XXX - XX
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Letricia	Josephs	Case number (if known)
First Name	Middle Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification	I have not used any business names or EINs.	I have not used any business names or EINs.
Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	A121 Klatt St Number Street	Number Street
	Plano Illinois 60545 City State Zip Code	City State Zip Code
	Kendall	
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. 5342 W Ferdinand	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	Chicago Illinois 60644 City State Zip Code	City State Zip Code
6. Why you are	Check one:	Check one:
choosing this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Letricia First Name	Middle Nam	10	Josephs Last Name		Case number (if knc	own)	
				Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankrup	tcy Case					
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a Bankruptcy (Form Chapter 7 Chapter 11 Chapter 12 Chapter 13						ndividuals Filing for
8.	How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 						
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern Dis	strict of Illinois strict of Illinois	When When When	4/9/2011 MM / DD / YYYY 5/23/2013 MM / DD / YYYY 12/14/2015 MM / DD / YYYY	Case number _ Case number _ Case number _	11-15109 13-21718 15-41993
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District			When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
11.	Do you rent your residence?	✓ No.	r landlord obt	Statement About		-	st You (Form 10:	1A) and file it with

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Debtor 1 Letricia Josephs Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Letricia Josephs Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing

about credit counseling, you must file a motion for

waiver of credit counseling with the court.

about credit counseling, you must file a motion for

waiver of credit counseling with the court.

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Debtor 1 Letricia			ase number <i>(if known)</i>	
First Name		st Name		
Part 6: Answer These Que 16. What kind of debts do you have?	estions for Reporting Purposes 16a. Are your debts primarily of "incurred by an individual p No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be money for a business or inv No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	rimarily for a personal, far usiness debts? Busines restment or through the o	amily, or household p as debts are debts that operation of the bus	ourpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter 7 Yes. I am filing under Chapter 7 expenses are paid that fun No. Yes.	'. Do you estimate that after	rany exempt property ibute to unsecured cre	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and correct. If I have chosen to file under Chap of title 11, United States Code. It under Chapter 7. If no attorney represents me and lout this document, I have obtained I request relief in accordance with I understand making a false state connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15	pter 7, I am aware that I runderstand the relief avail I did not pay or agree to ed and read the notice read the chapter of title 11, Ument, concealing properse can result in fines up to 519, and 3571.	may proceed, if eligibaliable under each characteristics pay someone who is equired by 11 U.S.C. United States Code, ty, or obtaining mon to \$250,000, or impress.	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in isonment for up to 20 years, or
	Signature of Debtor 1		Signature of Debto	r 2
	Executed on 3/30/2018 MM / DD /	YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Letricia		Josephs	Case number (if k	nown)					
First Name	Middle Name	Last Name							
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the					
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I					
represented by an	. ,	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.							
attorney, you do not	· ·	, ,		•					
need to file this page.	/s/ Michael Miller		Date	3/30/2018					
	Signature of Attorney for	or Debtor	——— MI	M / DD / YYYY					
	,								
	Michael Miller								
	Printed name								
	Semrad Law Firm								
	Firm name								
	20 S. Clark Street Street								
	28th Floor								
	28til Fl00i								
	Chicago		Illinois	60603					
	City		State	Zip Code					
	Contact phone	3122568728	Email address	mmiller@semradlaw.com					
			Illinois						
	Bar number		State						

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Debtor 1 Letricia		Josephs	Case number (if known)	
First Name	Middle Name	Last Name		
Additional Page				
 Have you filed for bankruptcy within the 	☐ No.			
last 8 years?	✓ Yes. District North	ern District of Illinois When	5/19/2016 Case number _	16-17001
	District North	ern District of Illinois When		17-30204

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Fill in this information to identify your case:								
Debtor 1	Letricia		Josephs					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

Check if this is an
 amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,475.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,475.00
rt 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	400.004.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$32,804.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,916.99
Your total liabilities	\$58,720.99
Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	\$2,674.55
	Ψ2,074.00
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$2,374.00

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Debtor 1 Letricia Josephs Case number (if known) First Name Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. \square 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$384.62 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your c	ase:					
Debtor 1	Letricia			Josephs			
Debtor 2	First Name	Middle N	ame	Last Name			
(Spouse, if fil	ng) First Name	Middle N	ame	Last Name			
United Sta	tes Bankruptcy Court for the:	Northern	1	District of Illinois			
Case num (If known)	ber			(State)			
Officia	I Form 106A/B				_		Check if this is an amended filing
Sched	dule A/B: Prope	rty					12/1
category w responsibl write your	here you think it fits best. E e for supplying correct infor name and case number (if k	Be as complete au mation. If more sp nown). Answer ev	nd accurat pace is nee very questi	only once. If an asset fits in me as possible. If two married peded, attach a separate sheet on. er Real Estate You Own or	eople are to this fo	e filing together, both a orm. On the top of any a	re equally
		uitable interest i	n any resid	lence, building, land, or simila	propert	y?	
	No. Go to Part 2 Yes. Where is the property?						
1.1	Street address, if available, or	other description	Single	ne property? Check all that apply -family home x or multi-unit building	<i>'</i> .	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Condo	ominium or cooperative factured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code				Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
	,	,	one. Debto Debto Debto	an interest in the property? Ch r 1 only r 2 only r 1 and Debtor 2 only st one of the debtors and another		Check if this is co (see instructions)	mmunity property
				ormation you wish to add abou dentification number:	t this ite	m, such as local	
If you	own or have more than one, li		Single Duples Condo	ne property? Check all that apply -family home x or multi-unit building ominium or cooperative factured or mobile home	<i>'</i> .	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
	Number Street City State	Zip Code				Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			one. Debto Debto Debto At leas	an interest in the property? Ch r 1 only r 2 only r 1 and Debtor 2 only st one of the debtors and another promation you wish to add abou		(see instructions)	mmunity property

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Debtor 1	Letricia First Name	Middle Name	Josephs Case numb	per (if known)	
_	eet address, if available, or o	ther description Zip Code	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	the amount of any secu	imple, tenancy by e estate), if known.
you ha	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If ans, trucks, tractors, sport u	es r equitable interes you lease a vehicle,	at in any vehicles, whether they are registered or also report it on Schedule G: Executory Contracts and	es for pages not? Include any vehicles	
3.1	Make Model: Year: Approximate mileage: Other information: 2008 Pontiac Torrent Utili	Pontiac Torrent Utility 4D AWD 3.4L V6 2008 160000 ty 4D AWD 3.4L V6	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$5450.00
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?

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ximate mileage: nformation: ximate mileage: mformation: aircraft, motor homes, ATV	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 the debtor 2 of the debtor 2 of the debtor 3 one. At least one of the debtor 3 of the debtor 4 one of the debtor 5 only Sand other recreational vehicles, other of watercraft, fishing vessels, snowmobiles	only ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property?	claims or exemptions. Pured claims on Schedule in the secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule in the secured by Property. Current value of the portion you own?
ximate mileage: nformation: ximate mileage: mformation: aircraft, motor homes, ATV	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor this is communicated in the one. Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor this is communicated in the one. Check if this is communicated in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor this is communicated in this is communicated in the one.	only ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule Islams Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Islams Secured by Property. Current value of the
ximate mileage: nformation: ximate mileage: mformation: aircraft, motor homes, ATV	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Check if this is communinstructions) Check if this is communinstructions)	ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?	Current value of the portion you own? claims or exemptions. Pured claims on Schedule arims Secured by Property Current value of the
nformation:	Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor instructions)	ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?	Claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the
nformation:	Debtor 1 and Debtor 2 of At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 and Debtor 2 of At least one of the debtor Check if this is communinstructions) To and other recreational vehicles, other	ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Pured claims on Schedule values Secured by Property
ximate mileage: Information: aircraft, motor homes, ATV	At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debto Check if this is communinstructions)	ors and another unity property (see e property? Check only ors and another unity property (see er vehicles, and acce	Do not deduct secured the amount of any secu Creditors Who Have Clase Current value of the entire property?	claims or exemptions. Pured claims on Schedule Interest in the Secured by Property. Current value of the
nformation: aircraft, motor homes, ATV	Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor Check if this is communinstructions) Sand other recreational vehicles, other	e property? Check only ors and another unity property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule Inims Secured by Property. Current value of the
nformation: aircraft, motor homes, ATV	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor check if this is communinstructions) Sand other recreational vehicles, other	e property? Check only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule Inims Secured by Property. Current value of the
nformation: aircraft, motor homes, ATV	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor 1 only Check if this is communinstructions)	only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule Inims Secured by Property. Current value of the
nformation: aircraft, motor homes, ATV	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor 3 of the debtor 4 of t	only ors and another unity property (see er vehicles, and acce	the amount of any secu Creditors Who Have Cla Current value of the entire property?	rred claims on Schedule and ims Secured by Property Current value of the
nformation: aircraft, motor homes, ATV	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor Check if this is common instructions) Sand other recreational vehicles, other	ors and another unity property (see er vehicles, and acce	Creditors Who Have Clar Current value of the entire property?	aims Secured by Property. Current value of the
nformation: aircraft, motor homes, ATV	Debtor 2 only Debtor 1 and Debtor 2 of the debtor 3 of the debtor 2 of the debtor 3 of the deb	ors and another unity property (see er vehicles, and acce	Current value of the entire property?	Current value of the
nformation: aircraft, motor homes, ATV	Debtor 1 and Debtor 2 of At least one of the debtor Check if this is communinstructions) To and other recreational vehicles, other	ors and another unity property (see er vehicles, and acce	entire property?	
aircraft, motor homes, ATV	At least one of the debto Check if this is communinstructions) 's and other recreational vehicles, other	ors and another unity property (see er vehicles, and acce	essories	portion you own?
	Check if this is communications) 's and other recreational vehicles, other	unity property (see er vehicles, and acce		
	instructions) 's and other recreational vehicles, other	er vehicles, and acce		
	's and other recreational vehicles, othe	·		
		·		
<u> </u>	Who has an interest in the	property? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule
kimate mileage:	Debtor 1 only		Creditors virio riave ola	inio occured by Freperty
	Debtor 2 only		Current value of the	Current value of the
nformation:	Debtor 1 and Debtor 2 of	only	entire property?	portion you own?
	At least one of the debto	ors and another		
	Check if this is community instructions)	unity property (see		
	Who has an interest in the	property? Check	Do not deduct secured	claims or exemptions. Pu
<u> </u>	one.		-	ired claims on Schedule
	Debtor 1 only		Creditors Who Have Cla	ims Secured by Property
kimate mileage:	Debtor 2 only		Current value of the	Current value of the
nformation:	Debtor 1 and Debtor 2 of	only	entire property?	portion you own?
	At least one of the debto	ors and another		
	At least one of the debto			
cir	mate mileage:	formation: Debtor 1 and Debtor 2 of At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	formation: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	formation: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Current value of the

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Debtor 1 Letricia Josephs Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc Furniture \$250.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Misc Electronics, TV, Cellphone Yes. Describe... \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$75.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1025.00 for Part 3. Write that number here

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Debtor 1 Letricia Josephs Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Deb	tor 1 Letricia First Name	Middle Name	Josephs Last Name	Case number (if known)	
20.	Negotiable instruments i	orate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
21	Retirement or pension	accounts			
	Examples: Interests in IF		, thrift savings accounts	, or other pension or profit-sharing plans	
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan: Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for No Yes	r a periodic payment of money to Issuer name and description:	you, either for life or for	a number of years)	

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Debto	or 1 Letricia		Josephs	Case number (if known)	
24.			ount in a qualified ABLE program, or ur	nder a qualified state tuition program.	
	- N	(1), 529A(b), and 529(b	٥)(1).		
		tion name and descrip	ation. Separately file the records of any inter	rests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or exercisable for your		roperty (other than anything listed in li	ne 1), and rights or powers	
	No No Noordina				
	Yes. Describe				
26.			secrets, and other intellectual property		
	No No	main names, websites	s, proceeds from royalties and licensing ag	reements	
	Yes. Describe				
27.	Licenses franchise	s, and other general	intangibles		
21.			ses, cooperative association holdings, liquo	or licenses, professional licenses	
	✓ No Yes. Describe				
	<u> </u>				
Mon	ey or property ow	ed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or property ow Tax refunds owed to				portion you own? Do not deduct secured
		you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to No Yes. Give specific about them, you already	you information including whether filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you	you information including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax s	you information , including whether filed the returns years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you specific about them. You already and the tax you already and the tax you already. Family support Examples: Past due on You No	you information , including whether filed the returns years	pousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax: Family support Examples: Past due or	you information , including whether filed the returns years	pousal support, child support, maintenand	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you specific about them. You already and the tax you already and the tax you already. Family support Examples: Past due on You No	you information , including whether filed the returns years	pousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you specific about them. You already and the tax you already and the tax you already. Family support Examples: Past due on You No	you information , including whether filed the returns years	pousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to ✓ No Yes. Give specific about them, you already and the tax you have a support Examples: Past due or ✓ No Yes. Give specific	you information , including whether filed the returns years r lump sum alimony, s	pousal support, child support, maintenand	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you have a second or the second of	you information , including whether filed the returns years r lump sum alimony, s information	e payments, disability benefits, sick pay, v	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you have a second or the second of	you information , including whether filed the returns years r lump sum alimony, s information		State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax: Family support Examples: Past due or Yes. Give specific Other amounts some Examples: Unpaid way Social Security	you information , including whether filed the returns years r lump sum alimony, s information	e payments, disability benefits, sick pay, v	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Letricia		Josephs	Case number (if known)	
	First Name	Middle Name	Last Name		
31.			alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
			Company name:	Beneficiary:	Surrender or refund value:
32.	Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Describe Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe Any financial assets you did not already list No Yes. Describe And the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here				_
	<u> </u>				
33.	Examples: Accidents, en			a demand for payment	
34.		unliquidated claims of	every nature, including counterc	laims of the debtor and rights	
	<u> </u>				
35.	Any financial assets y	ou did not already list			
36.		•	, ,		
Part	5: Describe Any B	usiness-Related Pro	perty You Own or Have an Ir	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have a	ny legal or equitable in	terest in any business-related pro	operty?	
	No. Go to Part 6.	.,	,		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you alre	eady earned		or exemptions
39.			, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, ele	ctronic devices
	$ ule{}$				

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Deb	tor 1 Letricia	Josephs	Case number (if known)	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	ipment, supplies you use in business, and tools of yo	our trade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
	Tes. Describe			
42.	Interests in partnership	s or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
40.4	O	-t		
43.	Customer lists, mailing in	sts, or other compilations		
	✓ No			
	Yes. Do your lists inc	lude personally identifiable information (as defined in 11 l	J.S.C. § 101(41A))?	
	☐ No			
	Yes. Describ	e		
11	Amu business veloted no	anautor vari did mat alua do liat		
44.	Any business-related pr	operty you did not already list		
	✓ No			
	Yes. Give specific			
	information			_
				<u> </u>
				_
		of your entries from Part 5, including any entries for here		
•	are or write that hambor			
Part	6: Describe Any Far	m- and Commercial Fishing-Related Property	/ You Own or Have an Interest In.	
	If you own or have an in	terest in farmland, list it in Part 1.		
46.	Do you own or have any	legal or equitable interest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.	-		Current value of the
				oortion you own?
	Yes. Go to line 47.			Do not deduct secured claims
17	Form onimals			or exemptions
47.	Farm animals Examples: Livestock, pour	Itry, farm-raised fish		
		,		
	✓ No			
	Yes. Describe			

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Deb	tor 1 Letricia	Josephs	Case number (if known)	
	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	.∡ No			
	L 1551 2553 155111			
49.	Farm and fishing equipment, implements, machinery, fixtu	res, and tools of trade	•	
	No.			
	<u> </u>			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	□ No.			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did	not already list		
•		un cau,		
	<u> </u>			
	Yes. Describe			
			Г	
			es you have attached	
TOT P	art 6. Write that number nere			
	Book to All Book I. Vo. Governo		181 112 181	
Part			I NOT LIST ADOVE	
53.		list?		
	✓ No			
	Yes. Give specific			
	Information			
54. A	dd the dollar value of all of your entries from Part 7. Write tl	nat number here)	>
	Ves. Describe			
Part	8: List the Totals of Each Part of this Form			
55. I	Part 1: Total real estate, line 2		>	
56. [part 2 total vehicles, line 5	\$5450.00	<u></u>	
57. F	Part 3: Total personal and household items, line 15	\$1025.00		
5 Q E	Part 4: Total financial assets line 36	Ψ1020.00	<u> </u>	
J0.F	art 4. Total illiancial assets, line 30		<u> </u>	
59. I	Part 5: Total business-related property, line 45			
60. I	Part 6: Total farm- and fishing-related property, line 52	-		
			_	
01.1	rart 1: Total other property not listed, line 54		<u> </u>	
62.	Total personal property. Add lines 56 through 61	\$6475.00		+ \$6475.00
		40170.00	Copy personal property total ►	- 40170.00
				40.475.55
60.	atal of all proporty on Schodule A/B. Add Box 55 . Bas 00			\$6475.00
ರು.	otal of all property on Schedule A/B. Add line 55 + line 62			

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			Docu	ment	Page 21 of	73		
Fill i	n this infor	mation to identify your case	e:					
Deb	tor 1	Letricia		Josep	ohs			
D-1-	t 0	First Name	Middle Name	Last N	Name			
	tor 2 use, if filing)	First Name	Middle Name	Last N	Name			
Unit	ed States B	ankruptcy Court for the: N	orthern D	istrict of I	llinois			
Cas	e number	_		(State)			
(If kno	own)						Charle #	
<u>Of</u>	ficial	Form 106C					amende	f this is a ed filing
Sc	hedul	e C: The Prope	rty You Claim a	s Exe	empt			04/1
For state the a tax-undayour	each iten e a specif amount o exempt r er a law t exempti 11: Iden Which set	ges, write your name and n of property you claim fic dollar amount as ex if any applicable statute etirement funds—may	d case number (if known as exempt, you must seempt. Alternatively, you be precisely in the control of the contr	specify the may claim on the may claim on the mount. The mount of the	he amount of the aim the full fair much as those for he However, if you cand the value of the fair man. Spouse is filing with you can be spouse in the spouse is filing with you can be spouse in the spouse is filing with you can be spouse in the spouse is filing with you can be spouse in the spouse is filing with you can be spouse in the spouse is filing with you can be spouse in the spouse is filing with you can be spouse in the spouse is filing with you can be spouse in the spouse in the spouse in the spouse is filing with you can be spouse in the spouse in th	exemption you arket value of ealth aids, righ laim an exemp the property is	Page as necessary. On the top claim. One way of doing so the property being exempted its to receive certain benefits tion of 100% of fair market want determined to exceed that a	is to d up to s, and value
	line on Sc	cription of the property and the children in t	the portion you		t of the exemption you		Specific laws that allow exem	nption
	property		own Copy the value from Schedule A/B	CITOON O	, one box for each	a.c.mp.ion.		
	Brief		4				735 ILCS 5/12-1001(b))
	description Misc	ո։ Furniture	\$250.00	✓	\$250.0	0	_	
	Line from				0% of fair market val olicable statutory limi			
	Brief		\$400.00				735 ILCS 5/12-1001(a)	
	description Used	Clothes	<u> </u>	✓	\$400.0		_	
	Line from Schedule	4∕B: <u>11</u>			0% of fair market val olicable statutory limi			
3.	-	laiming a homestead exen o adjustment on 4/01/19 and	-		on or after the date o	f adjustment.)		

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Letricia Josephs Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$75.00 description: \checkmark \$75.00 **Used Jewelry** 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 Misc Electronics, TV, 100% of fair market value, up to any Cellphone applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS \$5,450.00 5/12-1001(b) description: $\overline{}$ \$0 **Pontiac Torrent Utility** 100% of fair market value, up to any 4D AWD 3.4L V6, 2008, applicable statutory limit 2008 Pontiac Torrent Utility 4D AWD 3.4L V6

Line from Schedule A/B:

03

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Fill in	this information to identify your ca	ase:			
Dobto	ar 1 Latricia	lacenha			
Debto	or 1 <u>Letricia</u> First Name	Josephs Middle Name Last Name			
Debto					
(Spous	ee, if filing) First Name	Middle Name Last Name	_		
United	d States Bankruptcy Court for the:	Northern District of Illinois (State)			
Case (If know	number vn)	(2.3.15)			
Offi	icial Form 106D				Check if this is a amended filing
Scl	hedule D: Credit	ors Who Have Claims Sec	cured by Pr	operty	12/1
Be as more s	complete and accurate as possib	ole. If two married people are filing together, both a onal Page, fill it out, number the entries, and attacl	re equally responsible	for supplying correct	
	Do any creditors have claims s	ocured by your proporty?			
1. [•	ecured by your property: nit this form to the court with your other schedules. Y	'au hava nathina alsa ta	a roport on this form	
L	_	·	ou have nouning else to	oreport on this form.	
	<u>·</u>	it below.			
Part					
2.	separately for each claim. If more to	tor has more than one secured claim, list the creditor han one creditor has a particular claim, list the other cred the claims in alphabetical order according to the credito	/ lillount or old	the collateral	Column C Unsecured portion If any
2.1	PRESTIGE FNL	Describe the property that secures the claim:	\$30,304.00	\$5,450.00	<u>\$24,854.0</u> 0
	Creditor's Name 1420 S. 500 W	2008 Pontiac Torrent Utility 4D 3.4L V6			
	Number Street	As of the date you file, the claim is: Check all that	apply.		
		Contingent			
	SALT LAKE CITY UT 84115 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or s car loan)	ecured		
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 11/2011 incurred	Last 4 digits of account number 8994			
2.2	City of Chicago - Parking and red Light Tickets	Describe the property that secures the claim:	\$2,500.00	\$0.00	\$2,500.00
	Creditor's Name Department of Revenue - PO Box 88292	DL#: J212-5237-7814 As of the date you file, the claim is: Check all that	apply.		
	Number Street	Contingent			
		Unliquidated			
	Chicago IL 60680 City State ZIP Code	Disputed			
	Who owes the debt? Check one.	Nature of lien. Check all that apply.	d		
	✓ Debtor 1 only	An agreement you made (such as mortgage or s car loan)	ecurea		
	Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	Debtor 1 and Debtor 2 only	Judgment lien from a lawsuit			
	At least one of the debtors and another	Other (including a right to offset) DL#: J212-523 7814	37-		
	Check if this claim relates to a community debt Date debt was incurred	Last 4 digits of account number			
		your entries in Column A on this page. Write that no	\$32,804.00	_	

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Debtor 1	Letricia		Josephs	Case number (if known)
	First Name	Middle Name	Last Name	<u> </u>
Part 2:	List Others to Be No	otified for a Debt T	hat You Already Listed	t t
agenc: Simila	y is trying to collect fro rly, if you have more th	om you for a debt you an one creditor for a	owe to someone else, list	or a debt that you already listed in Part 1. For example, if a collection the creditor in Part 1, and then list the collection agency here. Sted in Part 1, list the additional creditors here. If you do not have believed this page.
Nan 111	RRIS & HARRIS LTD ne W JACKSON BLVD S-4 nber Street	00		On which line in Part 1 did you enter the creditor? 2.2 Last 4 digits of account number
CHI City	CAGO	Illinois State	60604 Zip Code	

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Fill i	n this inforr	nation to identify your c	ase:					
Deb	tor 1	Letricia First Name	Middle Name	Josephs Last Name				
Deb	tor 2	i list ivalile	Wilddle Hairie	Last Name				
	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If kno	e number own)	-						
Off	icial F	orm 106E/F				Che	ck if this is an	amended filing
			ditors Who	Have Unse	ecured Claims			12/15
other Form clain the e know	r party to a 106A/B) a ns that are entries in the n).	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims	could result in a clai expired Leases (Official Secured by Property	ims and Part 2 for creditors wit n. Also list executory contracts il Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	on <i>Schedเ</i> ny creditor the Part yo	<i>ile A/B: Prop</i> s with partia ou need, fill i	perty (Official ally secured t out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amou ding to the creditor's na particular claim, list the		both priority	and nonprior	rity amounts.
						Total claim	Priority amount	Nonpriority amount

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Debtor 1 Letricia Josephs Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Advanced Physical Medicine \$162.50 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 6931 North Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oak Park 60302 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Debt Is the claim subject to offset? No Yes American Insurance LP as agent for T Mobile/T-Mobile USA Inc \$2,032.09 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P O Box 248848 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oklahoma 73124 Oklahoma City Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Phone bill Is the claim subject to offset? **✓** No Yes DIVERSIFIED \$149.00 Last 4 digits of account number 9298 Nonpriority Creditor's Name When was the debt incurred? 10/2017 POB 551268 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated JACKSONVILLE 32255 Florida City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Collecting for ORIGINAL Other. Specify CREDITOR: 11 COMCAST Is the claim subject to offset? Official Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Letricia Josephs Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.4	ERC Nonpriority Creditor's Name PO Box 23870	Last 4 digits of account number 4015 When was the debt incurred? 7/2015	\$231.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Jacksonville Florida 32241 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Collecting for ORIGINAL Other. Specify CREDITOR: 10 AT T WIRELINE	
4.5	HEIGHTS FINANCE CORP Nonpriority Creditor's Name 141 ELM ST Number Street	- Last 4 digits of account number 0508 When was the debt incurred? 6/2012 As of the date you file, the claim is: Check all that apply.	\$5,777.00
	WESTFIELD Massachusetts 01085 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 019 InstallmentLoan	
4.6	IL Tollway Nonpriority Creditor's Name	- Last 4 digits of account number	\$17,565.40
	2700 Ogden Ave Number Street	When was the debt incurred?	
	Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify PL#: 7158682, 11850	
	Yes		

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Debtor 1 Letricia Josephs Case number (if known) First Name Middle Name Last Name List Others to Be Notified About a Debt That You Already Listed Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. AT&t On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check PO Box 769 Line 4.4 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured 76004 Arlington Texas Last 4 digits of account number 4015 Zip Code City State Comcast On which entry in Part 1 or Part 2 did you list the original creditor? Name p.o. box 196 Line 4.3 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims New Jersey 07101 Newark 9298 Last 4 digits of account number

City

State

Zip Code

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Debtor 1 Letricia Josephs Case number (if known)
First Name Middle Name Last Name

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.	
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
otal claims	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$25,916.99	
	6j. Total. Add lines 6f through 6i.	6j.	\$25,916.99	

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Debtor 1	Letricia		Josephs
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		DC	cument P	age 31 01	13
Fill in this info	rmation to identify your c	ase:			
Debtor 1	Letricia		Josephs		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
, ,					Check if this is an amended filing
Official	Form 106H				· ·
Schedu	le H: Your Cod	lebtors			12/15
1. Do you h No Yes 2. Within th Idaho, Lo	ne last 8 years, have you buisiana, Nevada, New Mex Go to line 3.	bu are filing a joint case, do lived in a community pro cico, Puerto Rico, Texas, Wer spouse, or legal equiva	p erty state or terri ashington, and Wisc	tory? (Commun	nity property states and territories include Arizona, California,
	No Yes. In which communit	y state or territory did you	ı live?	Fill in t	he name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zi	ip Code	
		-	•		use is filing with you. List the person shown in line 2 d the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

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Fill in this in	formation to identify	your case:							
Debtor 1	Letricia First Name	Middle Name	Josep Last N			– Che	eck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	lame		- 🗖	An amended filing		
the: Case number	Bankruptcy Court for	Northern	_ District of Illi (S	inois State)		- "	A supplement showing expenses as of the follo		
(If known)							MM / DD / YYYY		
Official	Form 106I								
<u>Schedu</u>	le I: Your In	come							12/15
information a spouse. If mo number (if ke	about your spouse. I		d your spou	se is	not filing	with you, do	not include informa	tion abo	out your
1. Fill in you	ır employment		Debtor 1				Debtor 2		
If you hav	e more than one job, eparate page with n about additional	Employment status Occupation	Emplo Not En	-	yed		Employed Not Employed		
Include pa	art time, seasonal, or byed work.	Employer's name	Ajilon				_		
Occupation	on may include student naker, if it applies.	Employer's address	1, Lincoln Center suite 900 Number Street			Number Street			
			Villa Park City		Illinois State	60181 Zip Code	City	State	Zip Code
		How long employed there?	1 month					_	
Part 2: Gi	ve Details About N	Nonthly Income							
spouse unle	ss you are separated.	the date you file this forn e more than one employer, et to this form.	•		mation for a	•	·	-	
		ary, and commissions (before a calculate what the monthly		2.		\$2,946.67		_	
	te and list monthly over			3.	·	+ \$0.00		=	
4. Calcula	ite gross income. Add li	ne 2 + line 3.		4.		\$2,946.67			

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Debtor 1Letricia First Name	Josepi Middle Name Last N		Case number	r (if	
riist ivaine n	ndule Name Last N	ame	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	-	4.	\$2,946.67		
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Securit	y deductions	5a.	\$663.78		
5b. Mandatory contributions for retire	ement plans	5b.	\$0.00		
5c. Voluntary contributions for retirer	nent plans	5c.	\$0.00		
5d. Required repayments of retirements	-	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obligations		5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Specify:		5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines 8+5h.	<u> </u>		\$663.78		
7. Calculate total monthly take-home pa	y. Subtract line 6 from line 4.	7.	\$2,282.89		
8. List all other income regularly received	ed:				
8a. Net income from rental property a business, profession, or farm	, ,				
Attach a statement for each property gross receipts, ordinary and necessa the total monthly net income.		8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support payments that you dependent regularly receive	, a non-filing spouse, or a				
Include alimony, spousal support, che divorce settlement, and property sett		8c.	\$0.00		
8d. Unemployment compensation		8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
8f. Other government assistance that Include cash assistance and the value cash assistance that you receive, suc under the Supplemental Nutrition Ass housing subsidies Specify:	e (if known) of any non- h as food stamps (benefits	8f.	\$0.00		
8g. Pension or retirement income		8g.	\$0.00		
8h. Other monthly income. Specify: <u>E</u>	stimate Tax Refund -\$4,700	8h. +	\$391.66 +	<u> </u>	
9. Add all other income Add lines 8a + 8b		9.	\$391.66		
10. Calculate monthly income. Add line 7 Add the entries in line 10 for Debtor 1 and		10.	\$2,674.55 +		= \$2,674.55
 State all other regular contributions Include contributions from an unmarried friends or relatives. Do not include any amounts already incl 	partner, members of your house	ehold, your	dependents, your roomn		
Specify:					11. + \$0.00
12. Add the amount in the last column o Write that amount on the Summary of So					12. \$2,674.55 Combined monthly income
13. Do you expect an increase or decrea	se within the year after you fi	le this form	?		
Yes. Explain:					

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Debtor 1Letricia		Josephs		Case number (if			
First Name	Middle Name	Last Name	•	known)			
Part 1: Describe Employment	ent						
	Debtor 1			Debtor 2			
Employment status	Employed Not Employed			Employed Not Employe	.d		
Occupation	Not Employed			Not Employe	eu		
Employer's name	Lyft						
Employer's address	2300 Harrison St						
	Number Street			Number Street			
	San Francisco	California	94110				
	City	State	Zip Code	City	State	Zip Code	
How long employed there?	1 year 2 months	_					

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		Duc	ument Page 35 01 73)		
Fill in this info	rmation to identif	y your case:				
Debtor 1	Letricia		Josephs			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg	
				A supplement sl	howing post-petition	on chapter 13
United States I	Bankruptcy Court	for the: Northern	District of Illinois (State)		the following date:	
Case number				MM / DD / YYYY		
. ,	- 40			WIWI / DD / TTTT		
Official	Form 10	<u>16J</u>				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans						ımber
1. Is this a jo	int case?					
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live	e in a separate household?				
	No					
i	Yes. Debtor 2	must file Official Forms 106J-2, Expe	enses for Separate Household of Debi	for 2.		
2. Do you hav	ve dependents?	No				
Do not list [Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does depende with you? No. Yes.	nt live
			Child		No.	
					✓ Yes.	
_	•	✓ No ☐ Yes				
		gaing Monthly Eyponoo				
_		going Monthly Expenses				
	of a date after th	your bankruptcy filing date unless ne bankruptcy is filed. If this is a su			-	he
		h non-cash government assistance luded it on Sc <i>hedule I: Your Incom</i>			You	r expenses
	I or home owner or the ground or l	rship expenses for your residence. ot. 4.	nclude first mortgage payments and		4.	\$500.00
If not inc	luded in line 4:					
	estate taxes				4a	\$0.00
,	•	s, or renter's insurance			4b	\$0.00
4c. Home	maintenance, rep	pair, and upkeep expenses			4c.	\$0.00

4d. Homeowner's association or condominium dues

4c.

4d.

\$0.00

\$0.00

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 Debtor 1
 Letricia
 Josephs
 Case number (if known)

 First Name
 Middle Name
 Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments t	for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$150.00
6b. Water, sewer, garbage collection	on	6b.	\$0.00
6c. Telephone, cell phone, Interne	et, satellite, and cable services	6c.	\$210.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$729.00
8. Childcare and children's educat	tion costs	8.	\$0.00
9. Clothing, laundry, and dry clean	ning	9.	\$185.00
10. Personal care products and se	ervices	10.	\$100.00
11. Medical and dental expenses		11.	\$100.00
12. Transportation. Include gas, ma	aintenance, bus or train fare.	12.	\$325.00
13. Entertainment, clubs, recreation	on, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and re	eligious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted	ed from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$75.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes dedu	ucted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:	:	10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, mai	intenance, and support that you did not report as deducted from	174	\$0.00
your pay on line 5, Schedule I,	, Your Income (Official Form 106I).	18.	
19. Other payments you make to su	upport others who do not live with you.		
Specify:		19.	\$0.00
	not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	1	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or re		20c	\$0.00
20d. Maintenance, repair, and upl	keep expenses.	20d	\$0.00
20e. Homeowner's association or	condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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		Du	cument Page 3	6 01 73	
Fill in this infor	mation to identify your o	ase:			
Debtor 1	Letricia First Name	Middle Name	Josephs Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)	_	
Official	Form 106De	eC		I I	Check if this is an amended filing
Declarat	ion About an	_ Individual Deb	tor's Schedules	3	12/15
If two married	people are filing togeth	er, both are equally respo	onsible for supplying correc	ct information.	
money or prope	-			laking a false statement, concealing property, or \$250,000, or imprisonment for up to 20 years, or	-
Part 1: Sign	Below				
Did you p	ay or agree to pay some	eone who is NOT an attor	ney to help you fill out ban	kruptcy forms?	
✓ No					
Yes. I	Name of person		Attach Bankruptcy	Petition Preparer's Notice, Declaration, and Form 119)	

Signature of Debtor 2

MM/DD/YYYY

Date

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

that they are true and correct.

/s/ Letricia Josephs
Signature of Debtor 1

Date 3/30/2018

MM/DD/YYYY

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Debtor 1 Letricia Josephic First Name Middle Name Last Name Debtor 2 Case number State Married State Debtor 2 Destar State Debtor 2 Debtor 1 Debtor 2 Debtor 1 Debtor 2 Debtor 1 Debtor 3 Debtor 1 Debtor 4 Debtor 1 Debtor 1 Debtor 1 Debtor 1 Debtor 2 Debtor 3 Debtor 4 Debtor 5 Debtor 4 Debtor 4 Debtor 4 Debtor 5 Debtor 6 Debtor 6 Debtor 6 Debtor 6 Debtor 7 Debtor 7 Debtor 7 Debtor 8 Debtor 1 Debtor 8 Debtor 9 Deb	Fill ir	n this info	ormation to identify your	case:					
Debtor 2 State Debtor 2 Same as Debtor 1 Destor 2 Same as Debtor 1 Same as	Debt	tor 1	Letricia		Jos	sephs			
United States Bankruptey Court for the: Northern			First Name	Middle	Name Las	st Name	-		
Case number Check if this is a armended filing Check if this is a carmended filing Check if this is a carmended filing Check if this is a carmended filing Check if this is a armended filing Check if this is a separate sheet to this form. On the top of any additional pages, write your name and case Check if this is a armended fil			First Name	Middle	Name Las	st Name	-		
Case number Check if this is a armended filing Check if this is a carmended filing Check if this is a carmended filing Check if this is a carmended filing Check if this is a armended filing Check if this is a separate sheet to this form. On the top of any additional pages, write your name and case Check if this is a armended fil	Unite	ed States	Bankruptcy Court for the:	Northern	District o	f Illinois			
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 04/1 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 15 Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now? Debtor 1: Dates Debtor 1 lived there Dates Debtor 1 lived there Same as Debtor 1 Same as Debtor 1 Number Street From Number S						(State)	-		
Statement of Financial Affairs for Individuals Filing for Bankruptcy 94/1 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 15 Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married Not married Not married Debtor 1: Dates Debtor 1 lived Debtor 2: Dates Debtor 2 lived there Dates Debtor 1 lived Debtor 2: Dates Debtor 2 lived there Dates Debtor 1 Same as Debtor 1 Same as Debtor 1 Number Street From Number Street From Same as Debtor 1 Same as Debtor			-				=		
Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 15 Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married Not married Details at 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:	Of	ficial	Form 107						
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:								_	-
information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Married Not ma									
Avertical Superior Marrial Status and Where You Lived Before 1. What is your current marital status? Married Not married	infor	mation.	If more space is need	ed, attach a sep					
Married Not married				-	and Where You	Lived Before			
Married Not married	1	What is	e vour ourront marital ei	tatue?					
Not married	١.			iatus:					
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:									
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:	2.	During	the last 3 vears, have v	ou lived anvwher	e other than where	vou live now?			
Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:		— »				•			
Debtor 1: Dates Debtor 1 lived there Dates Debtor 2 lived there Same as Debtor 1 Number Street From Number Street To Same as Debtor 1 Number Street From To Same as Debtor 1 Number Street From To Same as Debtor 1 Number Street From To Same as Debtor 1 Number Street From To To Same as Debtor 1		<u> </u>		ou lived in the las	st 3 vears. Do not inc	clude where vou live	now.		
Number Street Same as Debtor 1 Same as Debtor 1			,						
Number Street From Number Street From To Same as Debtor 1 Number Street From To To To To To To To To		De	ebtor 1:			ived Debtor 2:			
To						Same a	as Debtor 1		Same as Debtor 1
To									
City State Zip Code Same as Debtor 1 Same as Debtor 1 Number Street From Number Street From To City State Zip Code City State Zip Code City State Zip Code City State Zip Code City State Zip Code Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Number Street From To To City State Zip Code City State Zip Code Same as Debtor 1 City State Zip Code City State Zip Code City State Zip Code Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Number Street From To To City State Zip Code C		Nu	umber Street		From	Number St	reet		From
Same as Debtor 1 Number Street		_			То	-			То
Same as Debtor 1 Number Street		Cit	tv State	Zin Code		City	State	Zin Code	
To			·y cuit	<u> </u>				p code	Same as Debtor 1
To									
City State Zip Code City State Zip Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)		Nu	umber Street		From	Number St	reet		From
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)		_			То	-			To
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)		Cir	ty Stata	Zin Codo		City	Stato	Zin Codo	
and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)			iy State	Zip Code		Oity	Glate	Zip Code	
									mmunity property states
√ IVU			, Odin	a, .aa.ro, _our				, 3	
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).		Ľ	. Make sure you fill out S	Schedule H: Your	Codebtors (Official	Form 106H).			

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or 1	Letricia	Jose		umber (if known)	
	First Name Middle	e Name Last N	Name		
2:	Explain the Sources of Your Inc	come			
Fill in activ	you have any income from employm in the total amount of income you recei- rities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bu	usinesses, including part-time	-	years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions ar exclusions)
	om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$1249.38	Wages, commissions, bonuses, tips Operating a business	
	or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$5344.50	Wages, commissions, bonuses, tips Operating a business	
	or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$9549.00	Wages, commissions, bonuses, tips Operating a business	-
Inclupubli filing	you receive any other income during de income regardless of whether that is come to benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Example: come; interest; dividends; you received together, list	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	royalties; and gambling and	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	rom January 1 of current year until ne date you filed for bankruptcy:				
th Fo					

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Debtor 1 Letricia Josephs Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? nsiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are an efficer, director, person in control, or owner of 20% or more of their voting securities; and any managing gent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Dates of payment D	or 1	Letricia				ephs	Case number	(if known)
insider include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; opporations of which you are a general partner; owner of 20% or more of 10% owner of 20% or more of 10% owners of 20% or more of 10% or more of		First Name		Middle Name	Last	Name		
Test List all payments to an insider. Dates of payment Dates of payment street Dity State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of paym	nsio orp iger	ders include your rela porations of which yo nt, including one for	atives; ang ou are an a busine	y general partners; officer, director, p ss you operate as	relatives of any gerson in control,	eneral partners; part or owner of 20% or	nerships of which y more of their voting	ou are a general partner; securities; and any managing
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Vithin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Total amount Amount you still owe Reason for this payment Include creditor's name Number Street City State Zip Code	<u>~</u>		inte to ar	n insider				
Number Street City State Zip Code	_	res. List all payme	1113 10 21	i ii isidei .				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nisider? nclude payments on debts guaranteed or cosigned by an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment paid Insider's Name Number Street City State Zip Code Insider's Name Number Street Number Street		Number Street						
Number Street City State Zip Code		City Sta	ate	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Still owe Reason for this payment Include creditor's name Insider's Name Number Street City State Zip Code		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount pour still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Yes. List all payments that benefited an insider. Dates of payment Total amount paid Amount you still owe Reason for this payment Include creditor's name		City Sta	ate	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street	insid Inclu	der? ude payments on del No	bts guara	inteed or cosigned	I by an insider. der. Dates of	Total amount	Amount you	
Number Street City State Zip Code Insider's Name Number Street								Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Number Street		City Sta	ate	Zip Code				
City State 7in Code		Insider's Name						

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Debtor 1 Letricia Josephs Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Booted & Impound 2/23/2018 \$0 City of Chicago - Parking and red Light Tickets Creditor's Name Explain what happened Department of Revenue - PO Box 88292 Number Street Property was repossessed. Property was foreclosed. Illinois 60680 Chicago Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debto	or 1 Letricia		Josephs	Case number (if know	n)	
	First Name	Middle Name	Last Name			
	Within 90 days before you filed accounts or refuse to make a			ank or financial institution	, set off any amou	ints from your
	✓ No					
	Yes. Fill in the details.					
			Describe the action th	e creditor took	Date action was taken	Amount
	Creditor's Name		_			
	Number Street		-			
			_ Last 4 digits of account	number: XXXX-		
	City State	Zip Code	_			
	City State	Zip Code				
	Within 1 year before you filed for appointed receiver, a custodia			possession of an assignee	for the benefit of o	creditors, a court-
	E Na					
	✓ No					
	Yes					
	_					
Part !	5: List Certain Gifts and C	ontributions				
13.	Within 2 years before you filed	d for bankruptcy, di	d you give any gifts with a t	otal value of more than \$60	00 per person?	
		and sift				
	Yes. Fill in the details for e	acri giri.				
	Gifts with a total value of per person	more than \$600	Describe the gifts		Dates you gave the gifts	Value
			_			
	Person to Whom You Gave	the Gift				
			_			
	Number Street		_			
	City State	Zip Code	_			
	Person's relationship to you					
	r order o relationemp to you					
					-	
			_			
	Person to Whom You Gave	the Gift	_		-	
	Person to Whom You Gave	the Gift	-			
	Person to Whom You Gave	the Gift	-			
		the Gift	-			
	Person to Whom You Gave Number Street	the Gift	-			
	Number Street		-			
		Zip Code	-			

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	Letricia		Josephs	Case number (if know	vn)	
	First Name	Middle Name	Last Name			
Wit	thin 2 years before you filed f	for bankruptcy, did	l you give any gifts or contril	outions with a total value	of more than \$600	to any charity?
V	No					
Ħ	Yes. Fill in the details for ea	ch aift or contributi	ion.			
ш		_			D. I.	W.L.
	Gifts or contributions to ch that total more than \$600	iarities	Describe what you con	tributed	Date you contributed	Value
	that total more than \$000				Contributed	
			_			-
	Charity's Name					
			-			
			_			
	Number Street					
	City State	Zip Code	-			
	Oity State	Zip Code				
6:	List Certain Losses					
	No Yes. Fill in the details. Describe the property you lead to the pro	lost and	Describe any insurance	e coverage for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that pending insurance claims A/B: Property.	insurance has paid. List	loss	lost
t 7:	List Certain Payments of	r Transfers				
abo	hin 1 year before you filed fo out seeking bankruptcy or pr lude any attorneys, bankruptcy	eparing a bankrup	tcy petition?			anyone you consult
abo Incl	out seeking bankruptcy or pr lude any attorneys, bankruptcy No	eparing a bankrup	tcy petition?			anyone you consult
abo	out seeking bankruptcy or pr lude any attorneys, bankruptcy	eparing a bankrup	tcy petition?			anyone you consult
Incl	out seeking bankruptcy or pr lude any attorneys, bankruptcy No	eparing a bankrup	tcy petition?	or services required in your b	ankruptcy. Date payment or transfer	Amount of payment
Incl	out seeking bankruptcy or pr lude any attorneys, bankruptcy No Yes. Fill in the details.	eparing a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	out seeking bankruptcy or pr lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm	eparing a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	ankruptcy. Date payment or transfer	Amount of
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	eparing a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	out seeking bankruptcy or pr lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm	eparing a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	eparing a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	eparing a bankrup petition preparers, o	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	eparing a bankrup petition preparers, o	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	eparing a bankrup petition preparers, o	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	eparing a bankrup petition preparers, o	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	eparing a bankrup petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	eparing a bankrup petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrup petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	eparing a bankrup petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrup petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrup petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrup petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrup petition preparers, o 60603 Zip Code ent, if Not You	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrup petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme Person Who Was Paid	eparing a bankrup petition preparers, o 60603 Zip Code ent, if Not You	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
Incl	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrup petition preparers, o 60603 Zip Code ent, if Not You	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment

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7. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone with help you deal with your creditors or to make payments to your creditors? No	Debtor	1 Letricia		Josephs	Case number (if known) <u> </u>	
help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transfer was made Person Who Was Paid Number Street Dity State Zip Code No Yes. Fill in the details. Description and value of any property to anyone, other than property the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not and transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transfer any property or payments received or debts paid in exchange Person Who Received Transfer Number Street Dity State Zip Code Person's relationship to you Within 10 years before you filled for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are beneficiary? (They so we often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred		First Name	Middle Name	Last Name			
Person Who Was Paid Number Street	he	lp you deal with your cred	litors or to make payn	nents to your creditors?	behalf pay or transfer	any property to anyo	one who promised
Description and value of any property transferred Person Who Was Paid Number Street City State Zip Code Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property the ordinary course of your business or financial affairs? Include both outlight transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not and transfers that you have already listed on this statement. No Yes, Fill in the details. Description and value of property Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are beneficiarly? (These are often called asset-protection devices.) No Yes, Fill in the details. Description and value of the property transferred	V	No No					
Person Who Was Paid Number Street City State Zip Code Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property the ordinary course of your business or financial affairs? Include both outlight transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not and transfers that you have already listed on this statement. No No Yes. Fill in the details. Description and value of property Transferred Describe any property or payments received or debts paid in exchange Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person who Received Transfer Number Street City State Zip Code Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred		Yes. Fill in the details.					
Number Street City State Zip Code					property	payment or transfer was	mount of payment
Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not and transfers that you have already listed on this statement. Very No		Person Who Was Paid		-			
Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not and transfers that you have already listed on this statement. No		Number Street		-			
Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not and transfers that you have already listed on this statement. No				-			
the ordinary course of your business or financial affairs? Include both outlight transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not and transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transferred Describe any property or payments received or debts paid in exchange		City State	Zip Code				
Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred		_			payments re	eceived or debts paid	
Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you ar beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred				-	in exchange		made
City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you arbeneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred		Person Who Received Tra	ınsfer				
Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you arbeneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred		Number Street		_			
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City State Zip Code Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you arbeneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred			nsfer	- -			
Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you ar beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred		Number Street		_			
beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred			·	-			
Yes. Fill in the details. Description and value of the property transferred t	be	eneficiary?		id you transfer any property to a se	lf-settled trust or sim	nilar device of which y	you are a
Description and value of the property transferred t	V						
t de la companya de		Yes. Fill in the details.		B			D. I
				Description and value of the	property transferred		Date transfer was made
Name of trust		Name of trust					

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Debtor 1 Letricia Josephs Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street

City

State

State

7in Code

Citv

Zip Code

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Debtor 1 Letricia Josephs Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City

City

State

Zip Code

State

Zip Code

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Deb		Letricia			Josephs		Ca	ase number (/	if known)	
		First Name		fiddle Name	Last Nam	ne				
26.	Hav	e you been a party	y in any judici	al or administr	ative proceeding	g under	any environme	ental law? Ir	nclude settlements and o	ders.
		No Yes. Fill in the det	ails.							
					Court or agency			Nature	of the case	Status of the case
		Case title			Court Name					Pending
		Case number			NumberStreet					On appeal
					City S	itate	Zip Code			Concluded
Part	t 11:	Give Details Ab	oout Your B	ısiness or Co	onnections to A	Any Bu	siness			
27.	With	nin 4 years before	you filed for b	ankruptcy, did	l you own a busir	ness or	have any of the	e following o	connections to any busine	ess?
		A member of A partner in a An officer, dir	a limited liabi a partnership rector, or mar at least 5% of above applies	ity company (L aging executive the voting or e		bility pa on of a corp	urtnership (LLP)		part-time	
	ш		113				re of the busin	iess	Employer Identification	number Do not
									include Social Security	number or ITIN.
		Business Name			_				EIN:	
		Number Street			Name of a	ccounta	ant or bookkee	per	Dates business existed	
		City	State	Zip Code					From To	
					Describe t	he natu	ire of the busin	iess	Employer Identification include Social Security	
		Business Name			_				EIN:	
		Number Street			Name of a	ccounta	ant or bookkee	per	Dates business existed	
		City	State	Zip Code	_				From To	
					Describe t	he natu	ıre of the busin	iess	Employer Identification include Social Security	
		Business Name			_				EIN:	
		Number Street			Name of a	ccounta	ant or bookkee	per	Dates business existed	
		City	State	Zip Code	_				From To	

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Deb	otor 1 Letricia			Josephs	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years creditors, or of		r bankruptcy, did y	ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in	the details below.			
	_			Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Pari	t 12: Sign Bel	ow			
			nes up to \$250,000,		rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto			Signature of Debtor 2
		· ·			Date
		Date 3/30/2018			
ı	Did you attach a	dditional pages to	Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	✓ No				
i	Yes				
ı	Did you pay or a	gree to pay some	one who is not an at	torney to help you fill out	bankruptcy forms?
	✓ No				
	Yes. Name o	f person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distr	rict of Illinois	
n re	Letricia Josephs		Case No.	
_	Debtor		_	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY	FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	e petition in bankruptcy, or agree	ed to be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$0.00
	Balance Due			\$4,000.00
2	2. The source of the compensation paid	d to me was:		
	✓ Debtor	Other (specify	<i>y</i>)	
3	3. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify	<i>(</i>)	
4	I have not agreed to share the ab members and associates of my I	oove-disclosed compensation aw firm.	on with any other person unless	they are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the agreen		
5	i. In return for the above-disclosed fee	, I have agreed to render leg	al service for all aspects of the b	oankruptcy case, including:
	 a. Analysis of the debtor's finar bankruptcy; 	icial situation, and rendering	g advice to the debtor in determ	ining whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which m	ay be required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and a	any adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings a	nd other contested bankruptcy i	matters;
6	6. By agreement with the debtor(s), the	above-disclosed fee does r	not include the following service	s:
		CERTIFIC	CATION	
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreeme	ent or arrangement for payment	to me for representation of the
	3/30/2018		/s/ Michael Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$52.00 for expenses, leaving a balance due of \$4,362.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/30/2018	
Signed	:	
/s/ Letri	icia Josephs	
		/s/ Michael Miller
Debtor((s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Josephs, Letricia	Case No.	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	TRIX
Th knowledge	ne above named Debtors hereby verify thate.	at the attached list of creditors is tr	rue and correct to the best of their
Date:	3/30/2018	/s/ Josephs, Let Josephs, Letricia Signature of Deb	1

PRESTIGE FNL PO Box 26707 Salt Lake City, UT, 84126

HEIGHTS FINANCE CORP 141 ELM ST WESTFIELD, MA, 01085

ERC P.O. BOX 57610 Jacksonville, FL, 32241

AT&t PO Box 769 Attn: Melinda I. Alonzo Arlington, TX, 76004

DIVERSIFIED Po Box 1391 Southgate, MI, 48195

Comcast p.o. box 196 Newark, NJ, 07101

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

IL Tollway PO Box 5544 Chicago, IL, 60608

Advanced Physical Medicine 6931 North Ave Oak Park, IL, 60302

American Insurance LP as agent for T Mobile/T-Mobile USA Inc 4515 N Santa Fe Ave Oklahoma City, OK, 73118

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Debtor 1 Letricia First Name	Middle Name	Josephs Last Name	Case number (#know	n)
English Control of the Control of th	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your	al primarily for a pers y business debts? E investment or throu	onal, family, or house Business debts are deb gh the operation of the	ots that you incurred to obtain e business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapte ✓ Yes. I am filing under Chapte expenses are paid that	er 7. Do you estimate th	nat after any exempt pro to distribute to unsecure	perty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,0 ☐ 5,001-10 ☐ 10,001-2	,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☑ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 1,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I house exeminant this matition a			
	correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7. If no attorney represents me an out this document, I have obtai I request relief in accordance w I understand making a false sta	hapter 7, I am aware I understand the rel I d I did not pay or ag ined and read the no ith the chapter of tit sternent, concealing a	that I may proceed, if ief available under each ree to pay someone we tice required by 11 U. e 11, United States Coroperty, or obtaining	ode, specified in this petition. money or property by fraud in imprisonment for up to 20 years, or
	Executed on 3/28/2018 MM / DD	1/m	Executed o	

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THE REAL PROPERTY.	mation to identify your	case:	3.00 (1.00 PRO 1975)		
Debtor 1	Letricia First Name	Middle Name	Josephs Last Name		*
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
(If known)					
Official	Form 106De	<u> </u>			Check if this is ar amended filing
Declarat	ion About an	Individual Deb	tor's Schedules		12/15
If two married	people are filing togeth	ier, both are equally respo	onsible for supplying correct inf	ormation.	- Annual Control of the Control of t
money or propi	erty by fraud in connec 1341, 1519, and 3571.	tion with a bankruptcy ca	se can result in fines up to \$250	g a false statement, concealing prop 0,000, or imprisonment for up to 20 y	erry, or obtaining rears, or both. 18
Did you p	ay or agree to pay som	eone who is NOT an attor	ney to help you fill out bankrup	cy forms?	
✓ No					
Yes.	Name of person				
ш			Attach Bankruptcy Petitic Signature (Official Form	n Preparer's Notice, Declaration, and 119).	

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Debtor 1			Josephs	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wit cre	hín 2 years before you filed for ditors, or other parties.	bankruptcy, did you	ı give a financial stater	nent to anyone about your business? Include all financial institutions,
\Box	No Yes, Fill in the details below.			
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	Number Greet			
	City State	Zip Gode		
Part 12:	Sign Below			
true a	and correct. I understand that	making a/false/state s.up to \$250,000, o	emènt, concealing prop	ments, and I declare under penalty of perjury that the answers are terty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor			Signature of Debtor 2
	Date 3/28/2018			Date
N N	o	our Statement of F	Inancial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
ЦΥ	es			
Did yo	ou pay or agree to pay someon	e who is not an atto	orney to help you fill ou	t bankruptcy forms?
V	o			
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	Josephs, Lethcia	Case No.	
	Debtor(s)		
		Chapter. Chapter13	- Carana munitary
	VERIFICA	TION OF CREDITOR MATRIX	
Tr knowledge	ne above named Debtors hereby verify the e.	at the attached list of creditors is true and correct to the best	of their
Date:	. 3/28/2018	/s/ Josephs, Letricia	
		Josephs, Letricia Signature of Debtor	

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FAX# (312)284 4902

Debt		Letricia First Name	Middle Name	Josephs	Case number (if known)	
16.			ly income that applies to y	Last Name		
		. Fill in the state in which		Illinois	eps:	
		. Fill in the number of per	•	3		
			income for your state and size	-		678 550 00
		household		To	find a list of applicable median income amounts, go online	\$78,559.00
17	U.	using the link specified i v do the lines compare?	n the separate instructions fo	or this form. This lis	t may also be available at the bankruptcy clerk's office.	
17.	17a			o top of page 1 of t	this farm about he of Observed	
	174.	under 11 U.S.C. §	1325(b)(3). Go to Part 3. Do	NOT fill out Calcu	this form, check box 1, <i>Disposable income is not determined lation of Disposable Income</i> (Official Form 122C-2).	
	17b	U.S.C. 9 1325(D)(3)	an line 16c. On the top of pa J. Go to Part 3 and fill out (rrent monthly income from lin	Calculation of Disp	check box 2, <i>Disposable income is determined under 11</i> posable Income (Official Form 122C-2). On line 39 of that	
9.000000	0.000		mitment Period Under 1	The second secon	6(b)(4)	
18.			onthly income from line 11.			\$384.62
19.	com	uct the marital adjustm mitment period under 11	nent if it applies. If you are r U.S.C. § 1325(b)(4) allows y	narried, your spous you to deduct part of	se is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	19a.	. If the marital adjustment	does not apply, fill in 0 on lin	ne 19a.		-\$0.00
		. Subtract line 19a from				\$384.62
20.	Calc	culate your current mon	thly income for the year. F	follow these steps:		
	20a.	Copy line 19b.				\$384.62
		Multiply by 12 (the num	ber of months in a year).			x 12
	20b.	. The result is your curren	t monthly income for the yea	r for this part of the	e form.	\$4,615.44
	20c.	Copy the median family	income for your state and siz	e of household fro	m line 16c.	\$78,559.00
21.		do the lines compare?				
	V	Line 20b is less than line commitment period is 3 y	20c. Unless otherwise orders years. Go to Part 4.	ed by the court, on	the top of page 1 of this form, check box 3, The	
		Line 20b is more than or 4, <i>The commitment perio</i>	equal to line 20c. Unless oth d is 5 years. Go to Part 4.	erwise ordered by t	he court, on the top of page 1 of this form, check box	
art	4: S	ign Below				
		By signing have I dealers				
	,	by signing here, i declare	under penalty of penulty that	the information on	this statement and in any attachments is true and correct.	
		🗶 /s/ Letricia Josep	hs		×	
		Signature of Debtor 1		_	Signature of Debtor 2	
		Date 3/28/2018	/		Date //	
		MM/DD/YYYY/	r.		MM/DD/YYYY	
	1	f you checked 17a, do No	OT fill out or file Form 1220-	2.		
	1	t you checked 17b, fill ou above.	t Form 1220-2 and file it with	h this form. On line	e 39 of that form, copy your current monthly income from line	14

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dist	trict of Illinois	
In re	Letricia Josephs		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	ON OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behalf	e year before the filing of th	ne petition in bankruptcy, or agreed t	o be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$0.00
	Balance Due			\$4,000.00
2.	The source of the compensation pai	d to me was:		
	✓ Debtor	Other (specif	fy)	
3.	The source of the compensation pai	d to me is:		
	✓ Debtor	Other (specif	fy)	
4.	I have not agreed to share the all members and associates of my	oove-disclosed compensat aw firm.	tion with any other person unless the	ey are
		w firm. A copy of the agree	with a other person or persons who ment, together with a list of the nam	
5.	In return for the above-disclosed fee a. Analysis of the debtor's final bankruptcy;		gal service for all aspects of the ban ng advice to the debtor in determinir	
	b. Preparation and filing of any	petition, schedules, staten	nents of affairs and plan which may	be required;
	c. Representation of the debtor	at the meeting of creditors	s and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bankruptcy mat	iters;
6.	By agreement with the debtor(s), the	above-disclosed fee does	not include the following services:	
		CERTIF	ICATION	
l debt	certify that the foregoing is a comple or(s) in this bankruptcy proceedings.	te statement of any agreen	nent or arrangement for payment to r	me for representation of the
	3/28/2018		/s/ Michael Miller	
_	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$52.00 for expenses, leaving a balance due of \$4,362.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/28/2018		
Signed:			
/s/ Letrici	a Josepha J		
		/s/ Michael Miller	
Debtor(s)		Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.